

Information to identify the case:

**Tonia M. Morrison**

Debtor 1: \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2: \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court: District of New Jersey  
Case number: **16-27337-JNP**

Social Security number or ITIN: **xxx-xx-8242**

EIN: **-----**

Social Security number or ITIN: **-----**

EIN: **-----**

Date case filed in chapter: **13 9/9/16**

Date case converted to chapter: **7 11/27/17**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

**12/15**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Tonia M. Morrison	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	103 Windsor Drive Swedesboro, NJ 08085	
<b>4. Debtor's attorney</b> Name and address	Georgette Miller Law Offices of Georgette Miller, Esq. 335 Evesham Avenue Lawnside, NJ 08045	Contact phone 856-323-1100
<b>5. Bankruptcy trustee</b> Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 12/6/17
<b>7. Meeting of creditors</b>	<b>January 12, 2018 at 10:00 AM</b>	Location:  <b>Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 3/13/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Tonia M. Morrison  
DebtorCase No. 16-27337-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 31

Date Rcvd: Dec 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2017.

db +Tonia M. Morrison, 103 Windsor Drive, Swedesboro, NJ 08085-2519  
 tr +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317  
 516383878 ADR Associates, Inc, 100 Ashburn Lane, #304, Mount Holly, NJ 08060  
 516613298 BAC204-CITIBANK AS TRUSTEE CMLTI2005, C/O SHELLPOINT MORTGAGE SERVICING, PO Box 10826, Greenville SC 29603-0826  
 516613299 +BAC204-CITIBANK AS TRUSTEE CMLTI2005, C/O SHELLPOINT MORTGAGE SERVICING, PO Box 10826, Greenville SC 29603-0826, BAC204-CITIBANK AS TRUSTEE CMLTI2005, C/O SHELLPOINT MORTGAGE SERVICING 29603-0826  
 516383882 +Fein Such Kahn and Sheppard, 7 Century Drive Suite 201, Parsippany, NJ 07054-4673  
 516383885 +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 516436439 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 516725127 +U.S. Bank National Association, et al., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 516383890 Underwood Memorial Hospital, 213 High Street, Mount Holly, NJ 08060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: info@georgettemillerlaw.com Dec 06 2017 22:58:46 Georgette Miller,  
 Law Offices of Georgette Miller, Esq., 335 Evesham Avenue, Lawnside, NJ 08045  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2017 22:59:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 06 2017 22:59:43 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516383879 +EDI: AFNIRECOVERY.COM Dec 06 2017 22:38:00 Afni, 1310 Martin Luther King Dr,  
 Bloomington, IL 61701-1465  
 516383880 +EDI: WFNNB.COM Dec 06 2017 22:38:00 Comenity Bank/Ann Taylor, Po Box 182125,  
 Columbus, OH 43218-2125  
 516383881 +EDI: CCS.COM Dec 06 2017 22:38:00 Credit Collections Svc, Po Box 773,  
 Needham, MA 02494-0918  
 516820115 EDI: ECMC.COM Dec 06 2017 22:38:00 Educational Credit Management Corporation,  
 P.O. Box 16408, St. Paul, MN 55116-0408  
 516820116 EDI: ECMC.COM Dec 06 2017 22:38:00 Educational Credit Management Corporation,  
 P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,  
 P.O. Box 16408, St. Paul, MN 55116-0408  
 516383883 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 06 2017 22:59:59 Flagship Credit Accept,  
 3 Christy Dr Ste 201, Chadds Ford, PA 19317-9670  
 516412260 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 06 2017 22:59:59 Flagship Credit Acceptance,  
 PO BOX 3807, Coppell, Tx 75019-4354  
 516383884 +EDI: IRS.COM Dec 06 2017 22:38:00 IRS-Bankruptcy Dept, 600 Arch Street, Rm 5200,  
 Philadelphia, PA 19106-1611  
 516383886 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 516573605 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery Associates, LLC,  
 c/o New York & Company, POB 41067, Norfolk VA 23541  
 516566356 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery Associates, LLC,  
 c/o Victorias Secret, POB 41067, Norfolk VA 23541  
 516554703 EDI: Q3G.COM Dec 06 2017 22:38:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 516383887 +EDI: DRIVI.COM Dec 06 2017 22:38:00 Santander Consumer USA, Po Box 961245,  
 Fort Worth, TX 76161-0244  
 516422746 +EDI: DRIVI.COM Dec 06 2017 22:38:00 Santander Consumer USA, Inc., P.O. Box 560284,  
 Dallas, TX 75356-0284  
 516383888 +E-mail/Text: jennifer.chacon@spservicing.com Dec 06 2017 23:00:48  
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
 516383889 EDI: TFSR.COM Dec 06 2017 22:38:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapids, IA 52408  
 516519547 EDI: BL-TOYOTA.COM Dec 06 2017 22:38:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516525361 E-mail/Text: jennifer.chacon@spservicing.com Dec 06 2017 23:00:48  
 U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, Inc.,  
 P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516408132\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Dec 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2005-HE3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2005-HE3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Georgette Miller on behalf of Debtor Tonia M. Morrison info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.bestcase.com;gregmont@gbmlaw.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF CITIGROUP MORTGAGE LOAN TRUST, ASSET-BACKED PASS-THROUGH CERTIFICAT bankruptcy@feinsuch.com  
Steven P. Kelly on behalf of Creditor CITIBANK (CMLTI 2005-HE3) skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 8